

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21012

Subject	Zip Code Tabulation Area : 21012			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	16,268	+/- 569	100.0%	+/- (X)
In labor force	11,891	+/- 536	73.1%	+/- 2
Civilian labor force	11,721	+/- 526	72%	+/- 1.9
Employed	11,181	+/- 541	68.7%	+/- 2.1
Unemployed	540	+/- 154	3.3%	+/- 0.9
Armed Forces	170	+/- 80	1%	+/- 0.5
Not in labor force	4,377	+/- 346	26.9%	+/- 2
Civilian labor force	11,721	+/- 526	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.6%	+/- 1.3
Females 16 years and over				
In labor force	8,610	+/- 346	(X)	+/- (X)
Civilian labor force	5,709	+/- 357	66.3%	+/- 2.9
Civilian labor force	5,701	+/- 354	66.2%	+/- 2.9
Employed	5,429	+/- 355	63.1%	+/- 3
Own children under 6 years	1,446	+/- 252	(X)	+/- (X)
All parents in family in labor force	874	+/- 224	60.4%	+/- 10.4
Own children 6 to 17 years	3,719	+/- 366	(X)	+/- (X)
All parents in family in labor force	2,642	+/- 398	71%	+/- 7.7
COMMUTING TO WORK				
Workers 16 years and over	11,145	+/- 547	100.0%	+/- (X)
Car, truck, or van -- drove alone	9,752	+/- 532	87.5%	+/- 2.1
Car, truck, or van -- carpooled	514	+/- 163	4.6%	+/- 1.4
Public transportation (excluding taxicab)	162	+/- 77	1.5%	+/- 0.7
Walked	70	+/- 44	0.6%	+/- 0.4
Other means	69	+/- 45	0.6%	+/- 0.4
Worked at home	578	+/- 139	5.2%	+/- 1.3
Mean travel time to work (minutes)	30.1	+/- 1.5	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	11,181	+/- 541	100.0%	+/- (X)
Management, business, science, and arts occupations	5,517	+/- 379	49.3%	+/- 3.4
Service occupations	1,647	+/- 250	14.7%	+/- 2.1
Sales and office occupations	2,773	+/- 362	24.8%	+/- 2.8
Natural resources, construction, and maintenance occupations	687	+/- 181	6.1%	+/- 1.5
Production, transportation, and material moving occupations	557	+/- 152	5%	+/- 1.3
INDUSTRY				
Civilian employed population 16 years and over	11,181	+/- 541	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	100	+/- 96	0.9%	+/- 0.9
Construction	668	+/- 158	6%	+/- 1.4
Manufacturing	418	+/- 123	3.7%	+/- 1.1
Wholesale trade	267	+/- 118	2.4%	+/- 1
Retail trade	1,169	+/- 221	10.5%	+/- 1.8
Transportation and warehousing, and utilities	299	+/- 122	2.7%	+/- 1.1
Information	256	+/- 112	2.3%	+/- 1
Finance and insurance, and real estate and rental and leasing	607	+/- 153	5.4%	+/- 1.3
Professional, scientific, and management, and administrative and waste	1,778	+/- 252	15.9%	+/- 2.3
Educational services, and health care and social assistance	2,846	+/- 294	25.5%	+/- 2.5
Arts, entertainment, and recreation, and accommodation and food services	1,100	+/- 238	9.8%	+/- 2
Other services, except public administration	614	+/- 197	5.5%	+/- 1.7
Public administration	1,059	+/- 183	9.5%	+/- 1.6

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CLASS OF WORKER				
Civilian employed population 16 years and over	11,181	+/- 541	100.0%	+/- (X)
Private wage and salary workers	7,911	+/- 516	70.8%	+/- 2.8
Government workers	2,472	+/- 263	22.1%	+/- 2.2
Self-employed in own not incorporated business workers	746	+/- 177	6.7%	+/- 1.6
Unpaid family workers	52	+/- 41	0.5%	+/- 0.4
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	7,473	+/- 212	100.0%	+/- (X)
Less than \$10,000	131	+/- 95	1.8%	+/- 1.3
\$10,000 to \$14,999	110	+/- 77	1.5%	+/- 1
\$15,000 to \$24,999	201	+/- 76	2.7%	+/- 1
\$25,000 to \$34,999	314	+/- 116	4.2%	+/- 1.6
\$35,000 to \$49,999	615	+/- 137	8.2%	+/- 1.8
\$50,000 to \$74,999	1,204	+/- 201	16.1%	+/- 2.5
\$75,000 to \$99,999	1,074	+/- 210	14.4%	+/- 2.8
\$100,000 to \$149,999	1,853	+/- 252	24.8%	+/- 3.2
\$150,000 to \$199,999	1,007	+/- 173	13.5%	+/- 2.4
\$200,000 or more	964	+/- 169	12.9%	+/- 2.3
Median household income (dollars)	\$101,367	+/- 5321	(X)%	+/- (X)
Mean household income (dollars)	\$118,218	+/- 6179	(X)%	+/- (X)
With earnings	6,523	+/- 252	87.3%	+/- 2
Mean earnings (dollars)	\$111,366	+/- 5694	(X)%	+/- (X)
With Social Security	1,992	+/- 175	26.7%	+/- 2.2
Mean Social Security income (dollars)	\$19,325	+/- 1392	(X)%	+/- (X)
With retirement income	1,777	+/- 202	23.8%	+/- 2.8
Mean retirement income (dollars)	\$32,835	+/- 3992	(X)%	+/- (X)
With Supplemental Security Income	96	+/- 51	1.3%	+/- 0.7
Mean Supplemental Security Income (dollars)	\$8,047	+/- 3216	(X)%	+/- (X)
With cash public assistance income	61	+/- 51	0.8%	+/- 0.7
Mean cash public assistance income (dollars)	\$12,062	+/- 13009	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	217	+/- 113	2.9%	+/- 1.5
Families	5,473	+/- 245	100.0%	+/- (X)
Less than \$10,000	35	+/- 34	0.6%	+/- 0.6
\$10,000 to \$14,999	32	+/- 24	0.6%	+/- 0.4
\$15,000 to \$24,999	120	+/- 70	2.2%	+/- 1.3
\$25,000 to \$34,999	118	+/- 62	2.2%	+/- 1.1
\$35,000 to \$49,999	330	+/- 98	6%	+/- 1.8
\$50,000 to \$74,999	689	+/- 128	12.6%	+/- 2.3
\$75,000 to \$99,999	758	+/- 154	13.8%	+/- 2.8
\$100,000 to \$149,999	1,632	+/- 232	29.8%	+/- 3.9
\$150,000 to \$199,999	849	+/- 147	15.5%	+/- 2.6
\$200,000 or more	910	+/- 167	16.6%	+/- 3
Median family income (dollars)	\$118,603	+/- 7726	(X)%	+/- (X)
Mean family income (dollars)	\$134,517	+/- 7297	(X)%	+/- (X)
Per capita income (dollars)	\$43,166	+/- 2073	(X)%	+/- (X)
Nonfamily households	2,000	+/- 222	(X)	+/- (X)
Median nonfamily income (dollars)	\$58,621	+/- 9230	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$68,646	+/- 6119	(X)%	+/- (X)
Median earnings for workers (dollars)	\$46,582	+/- 3584	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$79,640	+/- 6738	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$56,045	+/- 4589	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	20,540	+/- 788	20540%	+/- (X)
With health insurance coverage	19,378	+/- 753	94.3%	+/- 1.5
With private health insurance	18,239	+/- 741	88.8%	+/- 2.1
With public coverage	3,788	+/- 328	18.4%	+/- 1.7
No health insurance coverage	1,162	+/- 322	5.7%	+/- 1.5
Civilian noninstitutionalized population under 18 years	5,330	+/- 428	5330%	+/- (X)
No health insurance coverage	181	+/- 104	3.4%	+/- 2
Civilian noninstitutionalized population 18 to 64 years	12,397	+/- 546	12397%	+/- (X)
In labor force:	10,436	+/- 566	10436%	+/- (X)
Employed:	9,955	+/- 569	9955%	+/- (X)
With health insurance coverage	9,330	+/- 491	93.7%	+/- 2.1
With private health insurance	9,215	+/- 494	92.6%	+/- 2.2
With public coverage	340	+/- 115	3.4%	+/- 1.2
No health insurance coverage	625	+/- 224	6.3%	+/- 2.1
Unemployed:	481	+/- 150	481%	+/- (X)
With health insurance coverage	309	+/- 115	64.2%	+/- 13.1
With private health insurance	276	+/- 113	57.4%	+/- 13.6
With public coverage	60	+/- 48	12.5%	+/- 10.1
No health insurance coverage	172	+/- 82	35.8%	+/- 13.1
Not in labor force:	1,961	+/- 291	1961%	+/- (X)
With health insurance coverage	1,786	+/- 270	91.1%	+/- 5.5
With private health insurance	1,599	+/- 243	81.5%	+/- 7.5
With public coverage	392	+/- 152	20%	+/- 7
No health insurance coverage	175	+/- 114	8.9%	+/- 5.5
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.4%	+/- 1.2
With related children under 18 years	(X)	+/- (X)	3.1%	+/- 2.1
With related children under 5 years only	(X)	+/- (X)	4.2%	+/- 7
Married couple families	(X)	+/- (X)	0.7%	+/- 0.6
With related children under 18 years	(X)	+/- (X)	0.5%	+/- 0.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 10.5
Families with female householder, no husband present	(X)	+/- (X)	13.2%	+/- 8.6
With related children under 18 years	(X)	+/- (X)	16%	+/- 12.3
With related children under 5 years only	(X)	+/- (X)	32.7%	+/- 43.9
All people	(X)	+/- (X)	3.8%	+/- 1.5
Under 18 years	(X)	+/- (X)	4.4%	+/- 3.4
Related children under 18 years	(X)	+/- (X)	4.4%	+/- 3.4
Related children under 5 years	(X)	+/- (X)	3.3%	+/- 3.9
Related children 5 to 17 years	(X)	+/- (X)	4.7%	+/- 4
18 years and over	(X)	+/- (X)	3.7%	+/- 1.2
18 to 64 years	(X)	+/- (X)	3.5%	+/- 1.5
65 years and over	(X)	+/- (X)	4.4%	+/- 2.7
People in families	(X)	+/- (X)	2.8%	+/- 1.7
Unrelated individuals 15 years and over	(X)	+/- (X)	10.4%	+/- 4.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.